

In re:
Noel N. Karasanyi
DebtorCase No. 14-19922-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db +Noel N. Karasanyi, 657 Parkview Blvd, Lansdowne, PA 19050-3433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

ALBERT JAMES MILLAR on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us, RA-occbankruptcy6@state.pa.us
 BRIAN CRAIG NICHOLAS on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-3CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-3CB bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 CHRISTOPHER M. MCMONAGLE on behalf of Creditor U.S. Bank National Association, as Trustee cmcmongan@sterneisenberg.com, bkecf@sterneisenberg.com
 HARRY B. REESE on behalf of Creditor THE BANK OF NEW YORK MELLON harry.reese@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;jill@pkallc.com;samantha.gonzalez@pkallc.com;mary.raynor-paul@pkallc.com
 JILL MANUEL-COUGHLIN on behalf of Creditor THE BANK OF NEW YORK MELLON jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com;mary.raynor-paul@pkallc.com
 JILL MANUEL-COUGHLIN on behalf of Creditor The Bank of New York Mellon, Et Al...
 jill@pkallc.com,
 chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com;mary.raynor-paul@pkallc.com
 LESLIE J. RASE on behalf of Creditor U.S. Bank National Association, et al., by its servicer Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com
 MICHAEL GUMBEL on behalf of Debtor Noel N. Karasanyi mgumbel@bainbridgelawcenter.com
 NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us, RA-occbankruptcy6@state.pa.us
 PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov, karena.blaylock@phila.gov
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
 WILLIAM EDWARD MILLER on behalf of Creditor U.S. Bank National Association, et al., by its servicer Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
 WILLIAM EDWARD MILLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
 wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
 WILLIAM EDWARD MILLER on behalf of Creditor U.S. Bank National Association, as Trustee
 wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 15

POWERS, KIRN & ASSOCIATES, LLC
By: Jill Manuel-Coughlin, Esquire
ID# 63252
8 Neshaminy Interplex, Suite 215
Trevose, PA 19053
Telephone: 215-942-2090
Attorney for Movant/ 15-1658

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Noel N. Karasanyi	Debtor	Chapter 13 Proceeding 14-19922 MDC
THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2005-3CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-3CB	Movant	
v. Noel N. Karasanyi		
William C. Miller, Esquire	Respondents	

STIPULATION IN SETTLEMENT OF
MOTION FOR RELIEF FROM THE AUTOMATIC STAY

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Jill Manuel-Coughlin, Esquire on behalf of secured creditor, THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2005-3CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-3CB ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. The Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. This Stipulation pertains to the property located at 657 Parkview Boulevard, Yeadon, PA 19050, mortgage account ending with 7294.
3. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and Movant, agree to the following:
 - (a) Parties acknowledge that the current regular post-petition payment is \$1,872.09.
 - (b) Parties acknowledge that the following amounts are currently due post-petition:

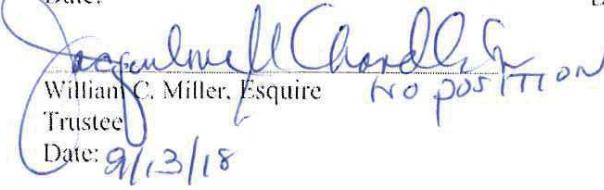
Monthly Payments: 6/1/2016 – 9/1/2016 @ \$1,918.80 10/1/2018 – 9/1/2017 @ \$1,904.01 10/1/2017 – 8/1/2018 @ \$1,872.09	\$51,116.31
Less Debtor Suspense:	(\$2,40)
Total Post-Petition Arrearage:	\$51,113.91

- (c) Commencing with the 9/1/2018 payment the Debtor shall resume and shall continue to make all regular monthly post-petition payments when they are due in accordance with the terms of the Note & Mortgage.
- (d) On or before 8/31/2018, Debtor shall make a down-payment to Movant in the amount of \$51,113.91. This payment shall be applied to the post-petition arrears as shown in paragraph 3 (b) above.
- (e) If sufficient proof is provided (front and back copies of checks or money orders) of payments made, but not credited, the account will be adjusted accordingly.
- (f) All post-petition payments from Debtor to Movant shall be sent to Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146.
- (g) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the contract and applicable law. Also, all allowable fees and costs due to Movant as stated on any Post-Petition Fee Notices filed with the court shall be paid prior to the entry of a Discharge Order.
- (h) The Debtor shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, or if the case should convert to a Chapter 7 Bankruptcy, Movant may provide the Debtor and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Movant relief from the automatic stay without further notice and hearing and waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
- (i) The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:


Michael Gumbel, Esquire
Attorney for Debtor

Date:


William C. Miller, Esquire
Trustee

Date: 9/13/18

/s/ Jill Manuel-Coughlin, Esquire
Jill Manuel-Coughlin, Esquire
Attorney for Movant
Date:

***without prejudice to any
trustee rights or remedies**

On this 19th day of September, 2018, approved by the Court.



United States Bankruptcy Judge
Magdalene D. Coleman